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form for the use of the elementary student and volunteer religious worker, the principles of social service which have already been worked out by the leaders in this field.

BEATRICE SHEETS.

Ohio State University.

NEW BOOKS.

ALLEN. *Housing of working class.* Third edition. (London: Butterworth. 1911. 12s. 6d.)

GREENWOOD, A. *Juvenile labour exchanges and after-care.* Introduction by Sydney Webb. (London: P. S. King. 1911. 1s.)

MANGOLDT, K. v., editor. *Jahrbuch der Wohnungsreform 1908-1910.* Annual No. 5, Deutschen Verein für Wohnungsreform. (Göttingen: Vandenhoeck und Ruprecht. 1911. Pp. 224. 2 m.)
To be reviewed.

OLIVETTI, G. *Manuale di legislazione sociale.* (Turin: Nazionale. 1911. Pp. vii, 215. 2 l.)

PUDOR, H. *Zur Sozialpolitik des Mittelstandes.* (Leipzig: Felix Dietrich. 1911. Pp. 64. 1 m.)

WOODS, R. A. and KENNEDY, A. J., editors. *Handbook of settlements.* (New York: Charities Publication Committee. 1911. Pp. xiii, 326.)

Insurance and Pensions

Industrial Accidents and their Compensation. GILBERT L. CAMPBELL. (Boston: Houghton Mifflin Company. Pp. 105. 1911. \$1.00.)

This book was awarded a Hart Schaffner & Marx prize; when first written, "it represented undergraduate work." A few years ago the essay would have been deemed radical, since it is an argument in favor of workmen's compensation as a substitute for employers' liability; now it seems conservative in view of what has been done and is now being proposed, except that the author concludes, on page 81, "The situation is one demanding not only a thorough reformation in legal principle and procedure, but also insistence by the state upon the adequate insurance of individual workingmen."

Mr. Campbell reviews the different forms of compulsory insurance laws which are in use in various countries and also the plans which have been proposed in the United States. He also discusses accident statistics with an estimate of the social cost, the amount and character of compensation now paid, and the principles and

application of existing employers' liability laws. His own judgment is as follows:

"Efforts to compel employers to insure their men against accident would be met with active resistance in the United States, and requirements as rigid as those of Germany and Austria would be justly condemned by public opinion. But to secure its citizens in their personal rights is a proper police function of the state, and our laws should insist that employers, at their own expense, insure their men for the amount of the stipulated compensations. Such guarantee should be by insurance in private, mutual, or governmental casualty concerns, or by the deposit of approved securities."

The conclusion of the author is, in effect, that there should be compulsory insurance, with choice of companies, such as is found in Italy, and in a form which makes the state directly liable, but permits insurance in private companies, upon putting up proper bond to protect the state, as in Holland. So far as these systems do not entirely stifle private insurance, they leave the evils of the agency system untouched; and they also require the maintenance of "capitalized value" reserves; whereas under the German system only so much is annually raised by the taxation of employers as is required to meet the current outlay with a moderate provision for a reserve against financial crisis.

MILES M. DAWSON.

Pensionskassen und Arbeitsvertrag. By PHILIP LOEWENFELD.
(Munich: J. Schweitzer Verlag. 1911. Pp. vii, 104. 2.80 m.)

This monograph is apparently a part of a larger work on the same general subject, although there is nothing to indicate this fact except the title page, which bears the designation of Part I. It treats of the benefit associations,—their form of organization, administration, aims, and the benefits paid,—that exist in the larger German industries.

The author classifies the German associations into three main groups, using as a basis of classification the character of the management of the funds,—those managed solely by the employers, those managed solely by the laborers, and those in which there is a joint management. Under each are a number of subdivisions, showing particular characteristics. Here, as throughout the monograph are given numerous examples of benefit associations in operation in various firms.

The three principal aims as set forth in the regulations governing the funds, are, to provide invalidity, widows' and orphans' pen-